



Order Filed on October 13, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Secured Creditor
The Bank of New York Mellon

In Re:

Kelvin Paul Nelson,

Debtor.

Case No.: 21-16918 VFP

Adv. No.:

Hearing Date: 10/21/2021 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: October 13, 2021

A handwritten signature in black ink, appearing to read "Vincent F. Papalia", is written over a horizontal line.
Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Kelvin Paul Nelson

Case No.: 21-16918 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor The Bank of New York Mellon, holder of a mortgage on real property located at 63 Martha Court, Newark, NJ, 07103, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Justin M. Gillman, Esquire, attorney for Debtor, Kelvin Paul Nelson, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by March 1, 2022, or as may be extended by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the trustee can pay the arrears per the proposed plan while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the entry of this order does not waive the Debtor's right to object to any filed claim of the Secured Creditor within the time provided by the Bankruptcy Code, Bankruptcy Rules, or Local Rules; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Kelvin Paul Nelson, Sr.
Debtor

Case No. 21-16918-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 13, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

Recip ID	Recipient Name and Address
db	+ Kelvin Paul Nelson, Sr., 63 Martha Court, Newark, NJ 07103-3389

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for The Bank of New York Mellon bankruptcy@fskslaw.com
Justin M Gillman	on behalf of Debtor Kelvin Paul Nelson Sr. ecf@gbclawgroup.com, R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Stacey R. Patterson	on behalf of Creditor Community Hills Condominium Association Inc. srp@ansellgrimm.com
U.S. Trustee	

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Date Rcvd: Oct 13, 2021

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Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6